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DECLARATION AND POWER OF ATTORNEY

I, Douglas J. Short, declare that I am a citizen of the United States of America, residing at Fort Wayne, Indiana, and that I believe I am the original, first, and sole inventor of the subject matter which is claimed and for which a patent is sought on the invention entitled:

METHOD OF PROMOTING EMPLOYEE WELLNESS AND HEALTH  
INSURANCE STRATEGY FOR SAME

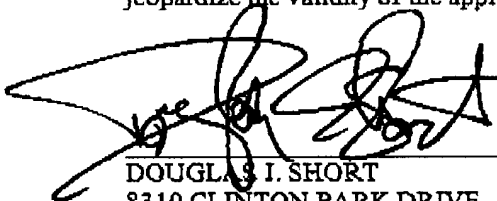
the specification of which is attached hereto.

I hereby state that I have reviewed and understand the contents of the above identified specification, including the claims.

I acknowledge the duty to disclose to the Patent and Trademark Office all information known to be material to patentability as defined in §1.56. I further declare that a provisional application serial numbers 60/486,846 filed July 11, 2003 and 60/(not yet assigned) filed August 8, 2003 in the United States of America prior to this application and I claim priority thereto.

I hereby appoint Michael B. McNeil, Patent Office Reg. No. 35,949, telephone (812) 333-5355, my attorney and/or agent, with full power of substitution and revocation, to prosecute this application and to transact all business in the Patent and Trademark Office connected with this application. Please address all correspondence to: Michael B. McNeil, Liell & McNeil, P.O. Box 2417, 511 S. Madison Street, Bloomington, Indiana, 47402.

I hereby declare that all statements made herein of my own knowledge are true and that all statements made on information and belief are believed to be true; and further that these statements are made with the knowledge that willful false statements and the like so made are punishable by fine or imprisonment, or both, under Section 1001 of Title 18 of the United States Code and that such willful false statements may jeopardize the validity of the application or any patent issued thereon.



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8-28-03  
Date